

CERTIFICATE OF SERVICE

Thomas E. Healy, certifies under penalty of perjury, that I am not a party to this action, I am over 18 years of age and reside in Yonkers, New York. That on the 19th day of May, 2008, I served the attached **DEFENDANT MIDLAND CREDIT MANAGEMENT, INC.'S ANSWER TO PLAINTIFF'S CLASS ACTION COMPLAINT** via ECF and Regular Mail upon:

Abraham Kleinman, Esq.
626 RexCorp Plaza
Uniondale, New York 11556-0165

s/ Thomas E. Healy
THOMAS E. HEALY